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CENTRAL FAX CENTER**Application number: 09/827788****Art Unit: 3625****DEC 13 2005****Applicant: Khai Hee Kwan****Examiner: Robert Rhode.****Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****TO: Commissioner for Patents
Alexandria, VA 22313-1450****Sir:****RE: Removal of finality**

The applicant respectfully ask the examiner to reconsider removing the finality of this application as per Final Action Letter mailed Dec 2 2005.

The reasons for the applicant's request are as stated below;

Firstly, the examiner has introduced 2 new prior arts (US Pat 5,845,267 and US Pat 6,934,858) which were necessitate by our previous amendment. However, if we consider the substance of the amendments in particular Claim 1, said amendments were clearly to broaden the scope rather than narrow them. See for example elements 1 & 2 which includes structural limitations from original filed.

providing at least a centralized payment processor linked to the networks;

extending at least one the telecommunication service provider's main processor for establishing sub accounts for both payer and payee on the provider's main processor having a corresponding account identifier to the main telecommunication account such as their mobile or fixed line phone numbers where such sub accounts include personal identification such as a password or a voice pattern of the payer and payee in order to gain access;

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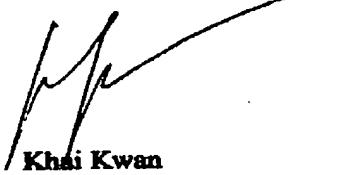
Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

Also note that the examiner did not previously raise issues with 112 in regards to the above two elements. Therefore, this would require the applicant to submit further evidential record under Rule 132 (37 CFR 1.132).

Secondly, the applicant notes with admiration the examiner's detailed and exemplified action being a meritorious and challenging opposition to patentability. Therefore, the applicant wish to respond in kind and anything less would appear in the mind of the applicant to be undeserving to the examiner's effort. By removing the finality, this will reduce undue pressure on the part of the applicant.

On the above counts, the applicant respectfully ask for reconsideration. The applicant will follow up with a teleconversation call at the examiner's convenience.

Yours truly,



Khai Kwan

13 December, 2005

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